

Fill in this information to identify your case:

Debtor 1	<u>Yoan</u>	<u>Henriquez</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)		
	First Name	Last Name
United States Bankruptcy Court for the:	<u>Eastern District of Pennsylvania</u>	
Case number (if known)	<u>20-12166</u>	

☒ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
	<input type="checkbox"/> Same as Debtor 1		<input type="checkbox"/> Same as Debtor 1
Number Street	From To	Number Street	From To
City State ZIP Code		City State ZIP Code	
	<input type="checkbox"/> Same as Debtor 1		<input type="checkbox"/> Same as Debtor 1
Number Street	From To	Number Street	From To
City State ZIP Code		City State ZIP Code	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Debtor 1 Yoan Henriquez
First Name Middle Name Last Name

Case number (if known) 20-12166

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No

☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross Income (before deductions and exclusions)	Sources of income Check all that apply.	Gross Income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$10,764.33	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
For last calendar year: (January 1 to December 31, <u>2019</u>) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$99,272.96	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
For the calendar year before that: (January 1 to December 31, <u>2018</u>) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$93,895.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

☐ No

☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross Income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Rental Income	\$2,300.00		
For last calendar year: (January 1 to December 31, <u>2019</u>) YYYY	Rental Income	unknown		
For the calendar year before that: (January 1 to December 31, <u>2018</u>) YYYY	Rental Income	\$30,200.00		

Debtor 1 Yoan Henriquez Case number (if known) 20-12166
 First Name Middle Name Last Name

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

☒ **No.** Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more?

☐ No. Go to line 7.

☒ Yes. List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

☐ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
<u>Central Loan Admin & R</u> Creditor's Name <u>Attn: Bankruptcy</u> <u>P.O. Box 77404</u> Number Street <u>Trenton, NJ 08628</u> City State ZIP Code		\$800.00	\$84,262.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
<u>Citizens One Auto Finance</u> Creditor's Name <u>Attention: ROP-15B</u> <u>1 Citizen's Drive</u> Number Street <u>Providence, RI 02940</u> City State ZIP Code		\$3,900.00	\$20,935.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
<u>Jonestown Bank and Trust</u> Creditor's Name <u>Attn: Bankruptcy</u> <u>P.O. box 717</u> Number Street <u>Jonestown, PA 17038</u> City State ZIP Code		\$720.00	\$8.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other _____

Debtor 1	Yoan	Henriquez	Case number (if known) <u>20-12166</u>
	First Name	Middle Name	Last Name

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Bank of America		\$56,252.00	unknown	<input type="checkbox"/> Mortgage
Creditor's Name				<input checked="" type="checkbox"/> Car
Attn: Bankruptcy				<input type="checkbox"/> Credit card
Nc4-105-03-14 Pob 26012				<input type="checkbox"/> Loan repayment
Number Street				<input type="checkbox"/> Suppliers or vendors
Greensboro, NC 27420				<input type="checkbox"/> Other _____
City State ZIP Code				

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name				
Number Street				
City State ZIP Code				

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name				Include creditor's name
Number Street				
City State ZIP Code				

Debtor 1 Yoan Henriquez Case number (if known) 20-12166
 First Name Middle Name Last Name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☒ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title <u>American Express National Bank fka American Express Centurion Bank v. Yoan Henriquez</u> Case number <u>20-02154</u>	Collection	<u>Court of Common Pleas of York County</u> Court Name <u>York County</u> <u>45 N. George Street</u> Number Street <u>York, PA 17401</u> City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title <u>American Express National Bank v. Yoan Henriquez, Sophia's Truck, LLC</u> Case number <u>MJ-02102-CV-78-2020</u>	Collection	<u>MDJ David P. Miller</u> Court Name <u>MDJ 02-1-02</u> <u>225 Oregon Pike</u> Number Street <u>Lancaster, PA 17601</u> City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title <u>Balboa Capital Corporation v. Sophia's Trucking LLC, et al.</u> Case number <u>30-2019-01100934-CU-CL-CJC</u>	Collection	<u>Superior Court of California</u> Court Name <u>County of Orange</u> <u>700 Civic Center Drive</u> Number Street <u>Santa Ana, CA 92704-4045</u> City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

☒ No. Go to line 11.

☐ Yes. Fill in the information below.

Describe the property	Date	Value of the property
Creditor's Name Number Street City State ZIP Code		
Explain what happened <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		

Debtor 1 Yoan Henriquez Case number (if known) 20-12166
 First Name Middle Name Last Name

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No

☐ Yes. Fill in the details.

Creditor's Name	Describe the action the creditor took	Date action was taken	Amount
Number Street City State ZIP Code			

Last 4 digits of account number: XXXX- _ _ _ _

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No

☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details for each gift or contribution.

Debtor 1 Yoan Henriquez Case number (if known) 20-12166
 First Name Middle Name Last Name

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name			
Number Street			
City State ZIP Code			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Mooney Law Person Who Was Paid 230 York Street Number Street Hanover, PA 17331 City State ZIP Code Email or website address Person Who Made the Payment, if Not You	Attorney's Fee; Costs (\$310 Filing Fee; \$40 Credit Report; \$40 Credit Counseling and Debtor Education; \$8 My Case Info) 11/6/2019	\$1,102.00 \$398.00

Debtor 1 Yoan Henriquez Case number (if known) 20-12166
 First Name Middle Name Last Name

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☒ No

☐ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid		
Number Street		
City State ZIP Code		

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

☐ No

☒ Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
<u>Pantoja, Miraidys</u> Person Who Received Transfer <u>1001 Suffolk Drive</u> Number Street <u>Lititz, PA 17543</u> City State ZIP Code Person's relationship to you <u>spouse</u>	Debtor added wife to the deed on 426 Parkwynne Drive, Lancaster, PA 17601. The assessed value at the time of transfer was \$189,600. Only Debtor is obligated on the mortgage. Debtor's wife is not obligated on the mortgage. The balance on the mortgage on the property on the date Debtor filed his Chapter 13 petition was \$81,290.15 (based on proof of claim filed by the mortgagee) On 3/14/19, Debtor's wife added Debtor to the deeds on the following two properties which were held in Debtor's wife's name alone prior to transfers - 1001 Suffolk Drive, Lititz, PA 17543 and 928 Wabank Street, Lancaster, PA 17602. Mortgages on both properties are only in Debtor's Wife's name. Assessed value of Suffolk Drive at time of transfer was \$458,700; mortgage balance was \$310,160.61. Assessed value of Wabank Street at time of transfer was \$97,500. Mortgage balance was \$59,207.39.	<u>3/4/19</u>
<u>Debtor Can Provide Upon Request</u> Person Who Received Transfer <u>450 Belair Drive</u> Number Street <u>Lancaster, PA 17601</u> City State ZIP Code Person's relationship to you	Sold for 287K, net of 92K that was used to pay debts, and into operating Sophia's Truck LLC because it was not generating enough operating capital.	

Debtor 1 Yoan Henriquez Case number (if known) 20-12166
 First Name Middle Name Last Name

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
<u>Debtor can Provide Upon Request</u> Person Who Received Transfer <u>2656 Sutton Place</u> Number Street <u>Lancaster, PA 17601</u> City State ZIP Code Person's relationship to you 	Sold for 219K, Net proceeds 72K, that was used to Yisel Jewelry Company obligations, credit cards and Sophia's Truck, LLC		
<u>Debtor Can Provide Upon Request</u> Person Who Received Transfer <u>507 Hamilton Street</u> Number Street <u>Lancaster, PA 17602</u> City State ZIP Code Person's relationship to you 	Sold for 140K, net proceeds 65K which was used to purchase Debtor's current home		

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?(These are often called *asset-protection devices*.)

☒ No

☐ Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
Name of trust _____ _____		

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ No

☒ Yes. Fill in the details.

Case number (if known) 20-12166

Last Name

\$0.00

☐ Yes. Fill in the details.

City	State	ZIP Code
------	-------	----------

☐ Yes☐ Yes. Fill in the details.

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No☐ Yes. Fill in the details.

Where is the property?

Describe the property

Value

Owner's Name

Number	Street
--------	--------

Number	Street
--------	--------

City	State	ZIP Code
------	-------	----------

City	State	ZIP Code
------	-------	----------

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No☐ Yes. Fill in the details.

Debtor 1 Yoan Henriquez Case number (if known) 20-12166
 First Name Middle Name Last Name

Governmental unit		Environmental law, if you know it	Date of notice
Name of site _____ Governmental unit _____			_____
Number _____	Street _____		
City _____ State _____ ZIP Code _____			
City _____ State _____ ZIP Code _____			

25. Have you notified any governmental unit of any release of hazardous material?

☒ No

☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site _____ Governmental unit _____			_____
Number _____	Street _____		
City _____ State _____ ZIP Code _____			
City _____ State _____ ZIP Code _____			

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☒ No

☐ Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case	
Case title _____ Court Name _____		<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded	
Number _____			Street _____
Case number _____			City _____ State _____ ZIP Code _____

Debtor 1 Yoan Henriquez
 First Name Middle Name Last Name

Case number (if known) 20-12166

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☒ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

Yisel Company
 Name

Number Street

Lititz, PA 17543

City State ZIP Code

Sophia's Trucking, LLC
 Name

450 Belair Drive

Number Street

17691

City State ZIP Code

Describe the nature of the business

Employer Identification number
 Do not include Social Security number or ITIN.

EIN: 2 7 - 3 3 9 6 8 1 3

Name of accountant or bookkeeper

Dates business existed

From _____ To _____

Describe the nature of the business

Employer Identification number
 Do not include Social Security number or ITIN.

Filed Chapter 7 Bankruptcy

EIN: 8 1 - 1 9 7 1 4 4 4

Name of accountant or bookkeeper

Dates business existed

From _____ To _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Date issued

Name

MM / DD / YYYY

Number Street

City

State ZIP Code

Debtor 1 Yoan Henriquez Case number (if known) 20-12166
First Name Middle Name Last Name

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both 18 U.S.C §§ 152, 1341, 1519, and 3571.

X /s/ Yoan Henriquez
Signature of Yoan Henriquez, Debtor 1

Date 09/22/2021

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)